Fill in this information to identify the case:

Debtor 1 TeNeka S. McDaniel

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 2211967

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 5 0 5 2

Date of payment change:
Must be at least 21 days after date of this notice: 06/01/2025

New total payment:
Principal, interest, and escrow, if any: $1147.18

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 221.96 **New escrow payment:** $ 665.04

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☑ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:

Current mortgage payment: $ ________ **New mortgage payment:** $ ________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☑ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Angela M. Mills-Fowler — Signature

Date 04/16/2025

Print: FOWLER,ANGELA M. MILLS (First Name, Middle Name, Last Name)

Title: VP Loan Documentation

Company: Wells Fargo Bank, N.A.

Address: MAC N9286-01Y (Number, Street)
P.O. Box 1629 (Address 2)
Minneapolis (City) MN (State) 55440-9790 (ZIP Code)

Contact phone: 800-274-7025

Email: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

Chapter 13 No. 2211967
Judge: Derek J Baker

In re:
TeNeka S. McDaniel

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 17, 2025 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

TeNeka S. McDaniel
5623 Musgrave Street

Philadelphia PA 19144

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia PA 19102

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West Suite 701

Philadelphia PA 19106

/s/Angela M. Mills-Fowler

VP Loan Documentation
Wells Fargo Bank, N.A.

WELLS FARGO

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date: April 8, 2025
Loan number: [redacted]
Property address:
5623 MUSGRAVE ST
PHILADELPHIA PA 19144

TENEKA S MCDANIEL
5623 MUSGRAVE ST
PHILADELPHIA PA 19144-1313

Customer Service

Online
wellsfargo.com

Telephone
1-800-340-0473

Correspondence
PO Box 10335
Des Moines, IA 50306

Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT

To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The informational summaries below are based on the terms of the loan.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

The escrow account has a shortage of **$2,953.95**

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **June 1, 2025** payment, the escrow portion of the payment **increases**.

Part 1 - Mortgage payment

New Payment — **The new total payment will be $1,147.18**

	Previous payment through 05/01/2025 payment date	New payment beginning with the 06/01/2025 payment
Principal and/or interest	**$482.14**	**$482.14**
Escrow payment	**$221.96**	**$665.04**
Total payment amount	**$704.10**	**$1,147.18**

No action required

Starting **June 1, 2025** the new payment amount will be **$1,147.18**

See the following pages for more detail.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was $5,026.63. For the coming year, we expect the amount paid from escrow to be $5,026.63.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	08/22 - 07/23 (Actual)	06/23 - 05/24 (Actual)	06/24 - 04/25 (Actual)	06/25 - 05/26 (Projected)		# of months		New monthly escrow amount
Property taxes	$838.48	$544.52	$1,248.63	$1,248.63	÷	**12**	=	$104.05
Property insurance	$1,962.00	$2,119.00	$3,778.00	$3,778.00	÷	**12**	=	$314.83
Total taxes and insurance	$2,800.48	$2,663.52	$5,026.63	$5,026.63	÷	**12**	=	**$418.88**
Escrow shortage	$0.00	$437.49	$0.00	**$2,953.95**	÷	**12**	=	$246.16
Total escrow	$2,800.48	$3,101.01	$5,026.63	$7,980.58	÷	**12**	=	$665.04

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance April 2026		**-$2,116.18**	(Calculated in Part 4 - Escrow account projections table)
Minimum balance for the escrow account†	-	**$837.77**	
Escrow shortage	=	**-$2,953.95**	

†The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance as allowed by state laws and/or the mortgage contract. This account is set to a 2 month cash reserve amount. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 6.

Part 3 - Escrow account history

Escrow account activity from April 2024 to May 2025

	Deposits to escrow			Payments from escrow				Escrow balance		
Date	Actual	Projected	Difference	Actual	Projected	Difference	Description	Actual	Projected	Difference
Apr 2024							Starting Balance	$297.45		
Apr 2024	$269.83			$171.23			ESC REFUND	$396.05		
May 2024	$269.83			$0.00				$665.88		
Jun 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$887.84	$887.84	$0.00
Jul 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$1,109.80	$1,109.80	$0.00
Aug 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$1,331.76	$1,331.76	$0.00
Sep 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$1,553.72	$1,553.72	$0.00
Oct 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$1,775.68	$1,775.68	$0.00
Nov 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$1,997.64	$1,997.64	$0.00
Dec 2024	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$2,219.60	$2,219.60	$0.00
Jan 2025	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$2,441.56	$2,441.56	$0.00
Feb 2025	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		$2,663.52	$2,663.52	$0.00
Mar 2025	$221.96	$221.96	$0.00	$1,248.63	$544.52	$704.11	PHILADELPHIA CITY	$1,636.85	$2,340.96	-$704.11
Mar 2025	$0.00	$0.00	$0.00	$3,778.00	$0.00	$3,778.00	STATE FARM INS	-$2,141.15	$2,340.96	-$4,482.11
Apr 2025 (estimate)	$221.96	$221.96	$0.00	$0.00	$2,119.00	-$2,119.00	STATE FARM INS	-$1,919.19	$443.92	-$2,363.11
May 2025 (estimate)	$221.96	$221.96	$0.00	$0.00	$0.00	$0.00		-$1,697.23	$665.88	-$2,363.11
Totals	$3,203.18	$2,663.52	$0.00	$5,197.86	$2,663.52	$2,363.11				

If the activity contains (estimate), then "deposits to" or "payments from" escrow or both are estimated amounts that have not actually occurred.

Part 4 - Escrow account projections

Escrow account projections from June 2025 to May 2026

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2025			Starting balance	-$1,697.23	$1,256.72
Jun 2025	$418.88	$0.00		-$1,278.35	$1,675.60
Jul 2025	$418.88	$0.00		-$859.47	$2,094.48
Aug 2025	$418.88	$0.00		-$440.59	$2,513.36
Sep 2025	$418.88	$0.00		-$21.71	$2,932.24
Oct 2025	$418.88	$0.00		$397.17	$3,351.12
Nov 2025	$418.88	$0.00		$816.05	$3,770.00
Dec 2025	$418.88	$0.00		$1,234.93	$4,188.88
Jan 2026	$418.88	$0.00		$1,653.81	$4,607.76
Feb 2026	$418.88	$0.00		$2,072.69	$5,026.64
Mar 2026	$418.88	$1,248.63	PHILADELPHIA CITY	$1,242.94	$4,196.89
Apr 2026	$418.88	$3,778.00	STATE FARM INS	**-$2,116.18**	**$837.77**
May 2026	$418.88	$0.00		-$1,697.30	$1,256.65
Totals	$5,026.56	$5,026.63			

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2022 Wells Fargo Bank, N. A. All rights reserved.
NMLSR ID 399801 Member FDIC
EQUAL HOUSING LENDER